UNITED STATES BANKRUPTCY COURT

Eastern District of Virginia (Richmond)

In re Avis Deneen Young
Debtor

Case No. 12-30336
Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Bank of America, N.A.

Court claim no. (if known): 5

Last four digits of any number you use to identify the debtor's account: 1162

Date of payment change: 04/01/2013
Must be at least 21 days after date of this notice

New total payment: $504.03
Principal, Interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No
☑ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.
Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: $157.24 New escrow payment: $142.50

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☑ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.
If a notice is not attached, explain why:

Current interest rate: ______ New interest rate: ______

Current principal and interest payment: ______ New principal and interest payment: ______

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☑ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: ______

Current mortgage payment: ______ New mortgage payment: ______

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☑ I am the creditor. ☐ I am the creditor's authorized agent.
(Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

✗ /s/ Tachaka Boyd Date 02/22/2013
Assistant Vice President

Print: Tachaka Boyd Title Assistant Vice President

Company Bank of America, N.A.
Address 2380 Performance Dr
Richardson, TX 75082

Specific Contact Information:
Phone: 214-209-8369
Email: tachaka.boyd@bankofamerica.com

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UNITED STATES BANKRUPTCY COURT

Eastern District of Virginia (Richmond)

Chapter 13 No. 12-30336

In re:

Judge: Douglas O. Tice Jr.

Avis Deneen Young

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on February 22, 2013, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid, or via filing with the US Bankruptcy Court's CM ECF system.

Debtor: Avis Deneen Young
2015 Fenton Street
Richmond, VA 23231

Debtor's Attorney: Linda D. Jennings
America Law Group, Inc.
d/b/a The Debt Law Group
2312 Boulevard
Colonial Heights, VA 23834

Trustee: Robert E. Hyman
P.O. Box 1780
Richmond, VA 23218-1780

/s/ Bill Taylor

Authorized Agent

Bank of America
Home Loans

Customer Service
PO Box 5170
Simi Valley, CA 93062-5170

Statement date 02/04/2013
Account Number XXXXX1162
Property address
2015 Fenton St.

0000339 02 MB 0.402 **AUTO T2 0 1453 23218-1780
MSO T1 AG 074------0--2-9T C0000077 IN P00339

ROBERT E. HYMAN
P.O. BOX 1780
RICHMOND VA 23218-1780

Pursuant to an Agreement with the Federal Trade Commission, Bank of America, N.A. is required to provide Chapter 13 trustees with a written informational notice on a monthly basis.

Please find enclosed a copy of this month's informational notice for the following:
Avis D Young

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Bank of America
Home Loans

Customer Service
PO Box 5170
Simi Valley, CA 93062-5170

Notice Date: 02/04/2013
Account No.: XXXXX1162
Property address:
2015 Fenton St.
Richmond, VA 23231

AVIS D YOUNG
2015 Fenton St
Richmond VA 23231-1707

IMPORTANT MESSAGE ABOUT YOUR LOAN

Enclosed is an escrow analysis for your loan. The purpose of this notification is to advise you that the escrow portion of your payment is changing to $142.50 effective April 01, 2013. This notification is for informational purposes only. Your next billing statement will arrive shortly.

ADDITIONAL INFORMATION

Principal balance	$49,839.23
Unapplied funds	$4.92

This informational notice is being sent to the following borrowers at address set forth above in reference to the chapter 13 bankruptcy filing: AVIS D YOUNG

WHAT YOU NEED TO DO

Please keep this notification for your records.

THANK YOU FOR YOUR BUSINESS

For additional information regarding your escrow analysis, or any other account details, call 1.800.669.5224, Monday-Friday 7a.m. - 7p.m. Local Time.

EQUAL HOUSING LENDER

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Bank of America Home Loans

Property address
2015 Fenton St.

Avis D Young

Escrow Account Review

ESCROW EXPLAINED

This escrow statement is being sent for **informational purposes only**. It should not be construed as an attempt to collect a debt or to modify the terms of your chapter 13 plan. Note that your chapter 13 bankruptcy plan may provide for the Trustee to pay escrow amounts outstanding on your loan as of the date you filed your bankruptcy case or may otherwise provide for the Trustee to pay amounts due to escrow.

Part of your monthly loan payment goes into an account to pay for your property taxes and insurance premiums. During the year, payments are made out of this account when tax or insurance bills come due. This notice describes any changes needed in your monthly payment to maintain enough money in your escrow account to pay these bills. In our step-by-step analysis, we determine the data shown below to calculate your new escrow payment.

If this is your first escrow statement after filing your chapter 13 bankruptcy, this escrow account review was performed as of the date that you filed for bankruptcy and your new monthly escrow payment has been calculated in accordance with applicable bankruptcy law. The amount shown in the Summary section below as the New monthly home loan payment is the updated and correct amount due for the month shown. If you previously received a monthly coupon for the same due date, the payment amount below is intended to replace the coupon you previously received, as the coupon was prepared and sent before we had notice of your chapter 13 bankruptcy filing. If you are making your monthly mortgage payments under your chapter 13 plan, please send the New monthly home loan payment amount shown below.

If this is an annual escrow statement provided during your chapter 13 bankruptcy, we have prepared this escrow statement to track your escrow obligations during the period when you are making payments under the terms of your chapter 13 plan.

If you have filed a chapter 13 plan that provides for maintaining your home, our step-by-step analysis is based on the assumption that you will be making your chapter 13 plan payments, including plan payments to cure amounts due from the period before your bankruptcy filing or otherwise due under your chapter 13 plan. If you are unable to complete your plan payments and your case is dismissed, converted to a chapter 7, or the automatic stay is lifted, then your monthly escrow payment will need to be recalculated to account for the cure amounts still due from the period before your bankruptcy filing or otherwise due under your chapter 13 plan.

See below for:

- an in-depth explanation of each step of your escrow analysis
- side-by-side comparison of last year's projected and actual data

SUMMARY

Base amount needed *(see Step 1)*	The expected monthly amount needed to pay your property taxes and insurance premiums	$142.50
Shortage payment *(see Step 2)*	The monthly amount you must pay into your escrow account to keep the balance from falling below zero during the year	$0.00
Reserve requirement *(see Step 3)*	The monthly amount allowed by federal law for unexpected tax and insurance increases and other costs	$0.00
New monthly escrow payment *(see Step 4)*		**$142.50**
New monthly home loan payment effective 04/2013 *(see Step 4)*		**$504.03**

In future escrow analyses, Bank of America, N.A.. reserves the right to assess the amount allowed by federal law for unexpected tax and insurance increases and other costs.

HOW WE CALCULATE YOUR ESCROW PAYMENT

STEP 1 Determine base amount needed for the year

Escrow items	*Amount needed*	*Frequency in months*	*Monthly amount needed*	
City taxes	$522.00	12	$43.50	
Homeowners insurance	666.00	12	55.50	
City taxes	522.00	12	43.50	
Total monthly base payment amount				**$142.50**

STEP 2 Determine lowest projected balance

In the chart located below, we project the amounts you will pay into your escrow account next year and the amounts we will pay out for your insurance and tax bills. Remember, these figures are only projections and may not reflect the actual payments made at the time they are due.

Month	*Escrow deposit(s)*	*Tax payment(s)*	*Insurance payment(s)*	*MIP/PMI payment(s)*	*Balance*
Post-Petition Beginning balance					**$757.64**
April 2013	142.50				900.14
May 2013	142.50	522.00			520.64
June 2013	142.50				663.14
July 2013	142.50				805.64
August 2013	142.50				948.14
September 2013	142.50		666.00		424.64
October 2013	142.50				567.14
November 2013	142.50				709.64
December 2013	142.50	522.00			330.14 *
January 2014	142.50				472.64

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STEP 2 **Determine lowest projected balance - Continued**

Month	Escrow deposit(s)	Tax payment(s)	Insurance payment(s)	MIP/PMI payment(s)	Balance
February 2014	142.50				615.14
March 2014	142.50				757.64
Post-Petition Ending balance					**$757.64**
***Lowest projected balance**					**$330.14**
Shortage payment amount					**$0.00**

The Post-Petition Beginning and Ending balances above are projected balances, which assume that all payments due under your chapter 13 bankruptcy plan will be made, including your regularly scheduled mortgage payments due after the bankruptcy filing and all plan payments to cure amounts due from the period before your bankruptcy filing or otherwise due under your chapter 13 plan.

* Using the Post-Petition balances, your Lowest projected balance (LPB) reflects a positive balance (a balance greater than zero). In the next step, we will compare this amount to your escrow reserve requirement to determine if there is an overage.

STEP 3 **Determine reserve requirement**

Federal law allows for the collection of a reserve amount to maintain a cushion for unexpected tax and/or insurance increases and other costs. The reserve used for this period is shown below.

Lowest projected balance (*see step 2 above*)	$330.14	
Total reserve requirement (16.6% of the base amount) *	283.86	
Additional amounts required	.00	
Monthly reserve requirement ($0.00 divided by 12)		**$0.00**
Potential overage	**$46.28**	

* Base amount equals the total of payments anticipated to be paid out of the escrow account during the year but excludes Private Mortgage Insurance (PMI) or MIP amounts.

Using your Post-Petition Beginning balance, the projections above reflect that your Lowest Projected Balance (LPB) exceeds the reserve requirement amount and that there is a Potential overage. However, your Lowest Projected Balance (LPB) assumes that you are current in making payments that were due after your bankruptcy filing and that you have paid all escrow amounts due from the period before your bankruptcy filing. If you still have several months or years prior to the completion of your chapter 13 plan then you may not have an actual overage.

To determine if you have an actual overage of escrow funds, Bank of America, N.A. will adjust the Potential overage to account for any escrow amounts that remain unpaid from the period before your bankruptcy filing or otherwise due under the terms of your chapter 13 plan. This adjustment is necessary to ensure your current escrow account balance in fact has a surplus of funds. If your account still shows an overage and you are current under the terms of your chapter 13 plan, we will send a refund in accordance with applicable law. Please note that we are unable to forward overage checks if your loan is undergoing a loan assumption.

For more information on how Bank of America, N.A. tracks your actual overage please call 1.800.669.5224, Monday-Friday 7a.m. - 7p.m. Local Time.

STEP 4 **Determine monthly payments**

Calculation of monthly escrow payments		
Base amount needed for taxes and/or insurance *(see Step 1)*	$142.50	
Shortage payment *(see Step 2)*	.00	
Reserve requirement *(see Step 3)*	.00	
Total monthly escrow payment		**$142.50**

Calculation of monthly home loan payment		
Principal and/or interest	$361.53	
Total monthly escrow payment	142.50	
Total monthly home loan payment effective 04/2013		**$504.03**

LAST YEAR IN REVIEW

Current analysis compared to previous — ***Monthly***

Amount needed for taxes and insurance	*Last analysis*	*This analysis*
City taxes	$45.00	$43.50
Homeowners insurance	57.50	55.50
City taxes	45.00	43.50
Total base escrow payment	$147.50	$142.50
Shortage payment	.00	.00
Reserve requirement	9.74	.00
Rounding amount	.00	.00
Monthly escrow payment	**$157.24**	**$142.50**
Principal and/or interest	$361.53	$361.53
Monthly escrow payment	157.24	142.50
Total payment amount	**$518.77**	**$504.03**

Summary of escrow change

As shown, your base escrow amount decreased. Your reserve percentage remained unchanged. Your reserve payment decreased. The result of these factors caused your total escrow payment to decrease. Additionally, you were left with a(n) overage.

Bank of America Home Loans

A side-by-side comparison of last year's projected escrow account activity and actual activity can be found below.

Last year's escrow payments

If you have recently filed a chapter 13 bankruptcy, then we have provided below a side-by-side comparison of your prior projected escrow account activity to the actual account activity.

If this is an annual escrow statement provided during your chapter 13 bankruptcy, then the projected escrow account activity below was performed in accordance with the terms of your chapter 13 plan. At the same time, we also maintained a separate accounting that reflected your escrow account activity as would be provided under the terms of your loan documents outside of bankruptcy (shown below under the heading "Actual"). The Actual escrow activity includes both the receipt of your regular monthly mortgage payments to escrow and any cure payments made under the terms of your chapter 13 plan for escrow amounts due from the period before your bankruptcy filing or otherwise due under your chapter 13 plan. Below is the side-by-side comparison of the plan projected activity to the actual activity for last year. Upon the completion of your chapter 13 plan, if all payments due under the chapter 13 plan are received and taxes and insurance were paid in the amounts anticipated then the projected and actual ending balances should match. If you are unable to complete your chapter 13 plan payments and your case is dismissed, converted to a chapter 7, or the automatic stay is lifted, then the actual accounting shown below will be used in performing your next escrow analysis.

Projected

Date	*Activity*	*Paid In*	*Paid Out*	*Balance*
	Beginning balance			**$619.48**
04/01/2012	Apr Payment	157.24		776.72
05/01/2012	May Payment	157.24		933.96
05/02/2012	City taxes		540.00	393.96
06/01/2012	Jun Payment	157.24		551.20
07/01/2012	Jul Payment	157.24		708.44
08/01/2012	Aug Payment	157.24		865.68
09/01/2012	Sep Payment	157.24		1,022.92
09/02/2012	Homeowners insurance		690.00	332.92
10/01/2012	Oct Payment	157.24		490.16
11/01/2012	Nov Payment	157.24		647.40
12/01/2012	Dec Payment	157.24		804.64
12/02/2012	City taxes		540.00	264.64 *
01/01/2013	Jan Payment	157.24		421.88
02/01/2013	Feb Payment	157.24		579.12
03/01/2013	Mar Payment	157.24		736.36
	Ending balance			**$736.36**

Actual

Date	*Activity*	*Paid In*	*Paid Out*	*Balance*
	Beginning balance			**$598.76**
04/09/2012	Apr Payment	157.24		756.00
05/16/2012	May Payment	157.24		913.24
05/22/2012	City tax pmt		540.00	373.24
06/08/2012	Jun Payment	157.24		530.48
07/09/2012	Jul Payment	157.24		687.72
08/10/2012	Aug Payment	157.24		844.96
08/30/2012	Homeowners ins pmt		666.00	178.96 *
09/10/2012	Sep Payment	157.24		336.20
10/12/2012	Oct Payment	157.24		493.44
11/23/2012	Nov Payment	157.24		650.68
12/12/2012	Dec Payment	157.24		807.92
12/13/2012	City tax pmt		522.00	285.92
01/17/2013	Jan Payment	157.24		443.16
02/01/2013	Feb Payment	157.24		600.40 P
02/01/2013	Mar Payment	157.24		757.64 P
	Ending balance			**$757.64**

* Lowest projected balance

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

In performing the projection above, Bank of America, N.A. assumed that all regularly scheduled mortgage payments would be made that were due prior to the projection period.